

FICO® Score 10

Powerful and Trusted

Leveraging FICO's heritage of scoring expertise, FICO® Score 10 supports more predictive consumer credit risk management for lenders. FICO Score 10 reflects FICO's practice of continual innovation to address market and data evolutions. Now lenders and investors can use FICO Score 10, which is designed to realize greater performance in risk precision while continuing to support a consistent customer experience.



Gain as much as 10% predictive lift over prior FICO® Scores

- Transition easily to the latest score
- Maintain a consistent customer experience with the trusted FICO® Score blueprint
- Retain continuity with time-tested standards and minimum scoring criteria

Grow business without sacrificing risk standards

Today's economic conditions and consumer experiences create new analytic demands. Lenders and investors seeking to grow portfolios without sacrificing risk standards must adopt more powerfully predictive analytic tools that factor in recent data and new perspectives from consumer behavior. Created in response to user demand, FICO® Score 10 meets these needs directly. As with all FICO Scores, FICO Score 10 is extremely robust and excels in comparison to previous FICO Score versions.

Demonstrating greater predictive power over all previous versions of the FICO® Score, FICO Score 10 was developed to inform an even higher level of consumer credit risk prediction. Developed from a consistent blueprint, the score boasts improved predictive capability without sacrificing the trusted FICO Score minimum scoring criteria and user experience. FICO Score 10 is designed with compliance in mind. The score carries forward key features of prior versions and maintains the familiar 300–900 score range.

FICO® Score 10 provides continuity with these important features compatible with other FICO® Score versions:

- Same minimum scoring criteria
- Designed for compatibility with FICO® Score 8
- Developed and scaled on trade level performance
- Evaluates line of credit accounts separately from other revolving credit accounts

Improvements in FICO® Score 10 compared to other FICO® Score versions:

- An enhanced collections treatment that excludes paid collections debt entirely. FICO research shows that risk prediction is improved by disregarding all paid third-party collections debt regardless of the amount.
- Refined segmentation for enhanced score dynamics and stability, including the addition of a new scorecard to optimize predictive power across segments.
- Development includes multiple goal methodology, which allows for performance optimization across lifecycle stages with enhanced focus on originations.

Kolmogorov–Smirnov Comparisons

Model Performance Metrics: FICO® Score 10 shows stronger predictive power over all previous score versions based on 2016–2018 data

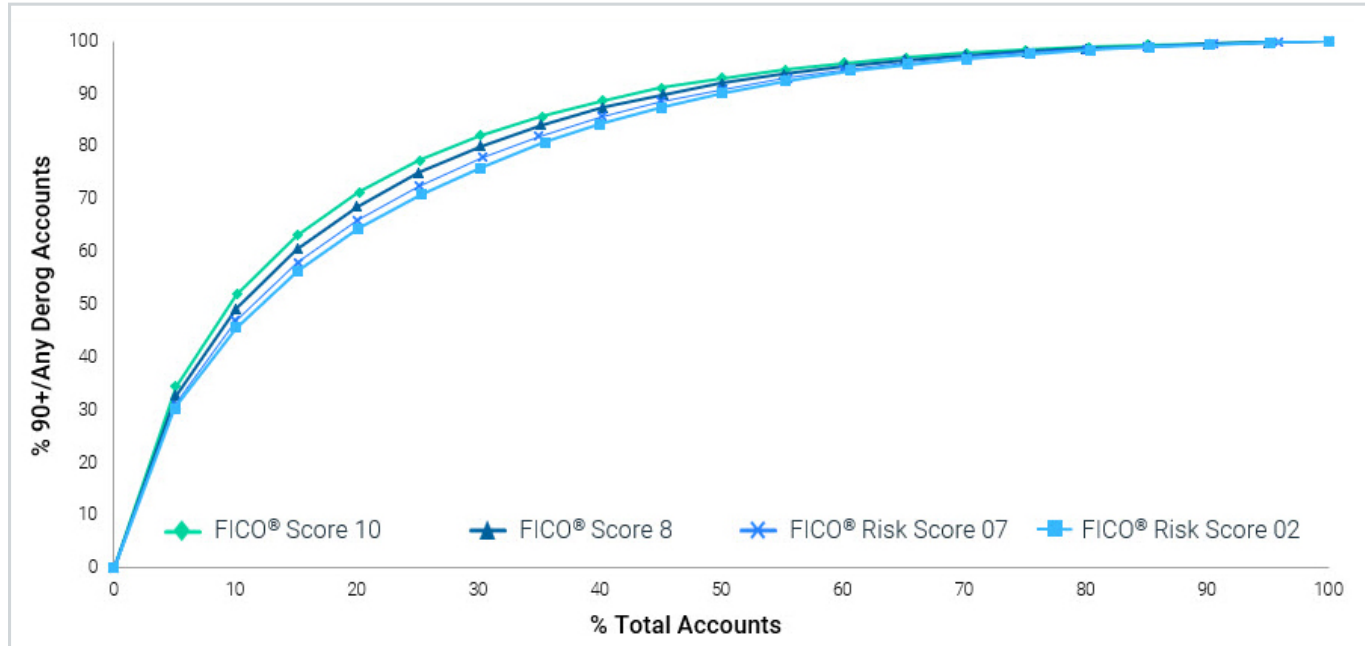
| | FICO® Score 10 | K-S Gain Over FICO® Score 8 | K-S Gain Over FICO® Risk Score 07 | K-S Gain Over FICO® Risk Score 02 |
|------------------------------------|----------------|-----------------------------|-----------------------------------|-----------------------------------|
| All Industries, Originations | 55.4 | 2.2 | 4.7 | 6.6 |
| All Industries, Account Management | 65.2 | 1.7 | 3.7 | 6.9 |
| Auto, Originations | 60.3 | 2.7 | 5.1 | 8.3 |
| Auto, Account Management | 64.8 | 1.9 | 4.4 | 7.1 |
| Bankcard, Originations | 46.7 | 1.8 | 4.1 | 5.6 |
| Bankcard, Account Management | 65.2 | 1.3 | 2.7 | 5.9 |
| Mortgage, Originations | 52.1 | 4.9 | 4.9 | 7.9 |
| Mortgage, Account Management | 64.5 | 3.9 | 5.5 | 9.2 |
| Personal Loans, Originations | 54.0 | 2.8 | 5.0 | 7.0 |
| Personal Loans, Account Management | 57.9 | 1.6 | 4.1 | 6.1 |

Kolmogorov – Smirnov (KS) is a useful statistical metric to gauge the predictive power of models.

Outperforms prior FICO® Scores in key use cases

Building off new data samples and refined variable weighting, FICO® Score 10 provides predictive lift over previous versions of the FICO Score, with distributions very consistent with prior models.

Trade-off Curve Comparisons: All Industries, Originations



Model Performance Metrics: FICO® Score 10 shows stronger predictive power over all previous score versions based on 2016–2018 data

About FICO® Scores

The introduction of broad-based credit scores by FICO more than 30 years ago has transformed economic growth in Canada and globally—making access to credit more efficient and objective while protecting the financial stability of lenders by enabling decisions that limit risk. FICO® Score 10 is part of FICO’s continued commitment to supporting this mission.

To find out more about how your organization can benefit from FICO® Score 10, contact your FICO representative or visit us at www.fico.com/scores



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